

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Applicant(s): George H. Butcher	: Group Art Unit: 3628
Serial No.: 09/919,456	: Examiner: Jennifer L. Liversedge
Filed: July 31, 2001	: Attorney Docket No.: 006878.111800
For: METHOD OF STRUCTURING A CREDIT ENTAILING A FIXED PAYMENT COMPONENT AND A VARIABLE PAYMENT COMPONENT (AS AMENDED)	:

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**AMENDMENT AFTER FINAL ACTION IN RESPONSE TO  
SEPTEMBER 19, 2006 OFFICE ACTION**

Mail Stop AF  
Commissioner for Patents  
Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

OK TO ENTER  
JH 2/28  
3/29/2007

**INTRODUCTORY COMMENTS:**

This Amendment is filed in reply to the Office Action issued by the U.S. Patent and Trademark Office on September 19, 2006 in connection with the above-identified patent application. The September 19, 2006 Office Action provided a period of 3 months in which to file a response, i.e., by December 19, 2006. A petition for a three-month extension of time is being filed herewith. Accordingly, a reply to the September 19, 2006 Office Action is now due March 19, 2007 and this Amendment is being timely filed (along with a Notice Of Appeal).

Of note, entry of this Amendment (being filed concurrently with the above-mentioned Notice Of Appeal) is respectfully requested under 37 CFR 1.116(b)(1) as: (I) cancelling a claim (i.e., claim 3 is cancelled hereby); and (II) complying with a requirement of form expressly set forth in the previous Office Action (i.e., replacing the phrase "including" with the phrase "consisting of" in claims 1, 9 and 10 – see page 2 of the September 19, 2006 Final Office Action).